



OFFICE OF PUBLIC INSURANCE COUNSEL

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COVID-19 Related Interim Charge #3:

How many business interruption claims have been filed during the COVID19 pandemic? Did policyholders report issues with being unaware of pandemic-related exceptions to coverage under these policies?

Office of Public Insurance Counsel (OPIC) Response:

OPIC does not have access to data showing the number of business interruption claims filed during the pandemic. OPIC received two complaints related to business interruption claims. Both consumers believed coverage should be provided for business interruption since their business operations had been interrupted by COVID-19. They also raised issues about the extent to which a thorough investigation was conducted before the denial of their claims. During our conversations with stakeholders and consumers, it appears most consumers were unaware of pandemic-related exceptions to coverage under their policies. OPIC does not, however, have concrete numbers or data on the percentage of policyholders who were aware, or unaware, of these exceptions.